

In re:
Mariak M. Papazian
Debtor

Case No. 21-13232-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 03, 2022

User: admin
Form ID: 309I

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Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2022:

Recip ID	Recipient Name and Address
db	+ Mariak M. Papazian, 104 Raintree Crossing, Hatfield, PA 19440-3085
14653914	+ Ally Bank, 200 West Civic Center Drive, Sandy, UT 84070-4207
14653915	Altran Financial L.P., P.O. Box 4043, Concord, CA 94524-4043
14653916	Altran Financial L.P., P.O. Box 4045, Concord, CA 94524-4045
14653917	+ American Express Correspondence Address, 200 Vesey St., New York, NY 10285-1000
14657313	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14653925	+ Credit Control LLC, P.O. Box 31179, Tampa, FL 33631-3179
14653928	Elan Financial Services, 841 N. 11th St., St. Louis, MO 63101-1016
14653941	Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256
14653942	+ Experian, P.O. Box 9701, Allen, TX 75013-9701
14653943	Experian Information Systems, Attn: Dispute Department, P.O. Box 2002, Allen, TX 75013-2002
14653948	H.A. Berkheimer Tax Administrator, Bankruptcy Notices, 50 North 7th Street, Bangor, PA 18013-1798
14653931	Hayt Hayt & Landau LLC, Two Industrial Way West, P.O. Box 500, West Eatontown, NJ 07724-0500
14653944	+ Innovis Data Solutions, 250 E. Town St., Columbus, OH 43215-4631
14653932	JP Morgan Chase Bank NA (P) Bankruptcy Mail Intake, 700 Kansas Lane, Monroe, LA 71203-4774
14653933	+ Michael F. Ratchford Esquire, 54 Glenmaura National Blvd., Suite 104, Moosic, PA 18507-2161
14653949	+ Montgomery County Tax Claim Bureau, P.O. Box 190, Norritown PA 19404-0190
14653934	Nationwide Credit Inc., P.O. Box 15130, Wilmington, DE 19850-5130
14666044	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14653947	+ Transunion Corporation, 2 Baldwinm Place, P.O. Box 1000, Chester, PA 19016-1000
14653939	+ Weltman Weinberg & Reis Co. L.P.A., 170 South Independence Mall West, Suite 874W, Philadelphia, PA 19106-3334
14653940	+ Zwicker & Associates, 6 Montgomery Village Avenue, Suite 505, Gaithersburg, MD 20879-3596

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mwglaw@msn.com	Mar 03 2022 23:49:00	MICHAEL W. GALLAGHER, M.W. Gallagher Esquire, 600 West Germantown Pike, Suite 400, Plymouth Meeting, PA 19462
tr	+ Email/Text: bncnotice@ph13trustee.com	Mar 03 2022 23:50:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Mar 03 2022 23:50:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 04 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 03 2022 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 03 2022 23:50:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

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ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Mar 03 2022 23:50:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14655677	Email/Text: Bankruptcy@absoluteresolutions.com	Mar 03 2022 23:49:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
14662497	EDI: ATLASACQU	Mar 04 2022 04:53:00	Atlas Acquisitions LLC, on behalf of UHG I LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14653913	+ Email/Text: customercare@adminrecovery.com	Mar 03 2022 23:50:00	Admin Recovery LLC, 6225 Sheridan Drive, Suite 118, Williamsville, NY 14221-4800
14666535	+ EDI: AISACG.COM	Mar 04 2022 04:53:00	Ally Bank c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14653920	+ EDI: CAPITALONE.COM	Mar 04 2022 04:53:00	Capital One, 1680 Capital One Drive, McLean, VA 22102-3407
14657938	+ EDI: AIS.COM	Mar 04 2022 04:53:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14653918	+ EDI: CAPITALONE.COM	Mar 04 2022 04:53:00	Capital One Bank N.A., 4851 Cox Road, Glen Allen, VA 23060-6293
14653919	EDI: CAPITALONE.COM	Mar 04 2022 04:53:00	Capital One Bankruptcy Department (P), P.O. Box 30285, Salt Lake City, UT 84130-0285
14653921	+ Email/Text: bankruptcy@cavps.com	Mar 03 2022 23:50:00	Cavalry SPV I LLC, 500 Simmit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14653922	+ Email/Text: bankruptcycollections@citadelbanking.com	Mar 03 2022 23:50:00	Citadel Federal Credit Union, 520 Eagleview Blvd., Exton, PA 19341-1119
14653923	EDI: CITICORP.COM	Mar 04 2022 04:53:00	Citibank (P), P.O. Box 790034, St. Louis, MO 63179-0034
14653924	+ EDI: CITICORP.COM	Mar 04 2022 04:53:00	Citibank N.A., 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14653926	+ EDI: CITICORP.COM	Mar 04 2022 04:53:00	Department Stores National Bank/Macys, 701 East 60th St. North, Sioux Falls, SD 57104
14658794	EDI: Q3G.COM	Mar 04 2022 04:53:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14656338	EDI: DISCOVER.COM	Mar 04 2022 04:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14653927	EDI: DISCOVER.COM	Mar 04 2022 04:53:00	Discover Financial Services LLC (P), P.O. Box 3025, New Albany, OH 43054-3025
14653929	Email/Text: data_processing@fin-rec.com	Mar 03 2022 23:50:00	Financial Recovery Services Inc., P.O. Box 385908, Minneapolis, MN 55438-5908
14653930	+ EDI: FSAE.COM	Mar 04 2022 04:53:00	Firstsource Advantage LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
14653945	EDI: IRS.COM	Mar 04 2022 04:53:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14666241	EDI: JEFFERSONCAP.COM	Mar 04 2022 04:53:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
14658212	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 03 2022 23:50:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14665440	Email/PDF: resurgentbknofications@resurgent.com	Mar 04 2022 00:00:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14653936	EDI: NFCU.COM		

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		Mar 04 2022 04:53:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
14653946	EDI: PENNDEPTREV	Mar 04 2022 04:53:00	PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14653946	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 03 2022 23:50:00	PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14669297	Email/Text: Bankruptcy.Notices@pnc.com	Mar 03 2022 23:50:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14666433	EDI: PRA.COM	Mar 04 2022 04:53:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14653937	Email/Text: bk-notification@sps-law.com	Mar 03 2022 23:49:00	Portnoy Schneck LLC, 3705 Quakerbridge Road, Suite 116, Hamilton, NJ 08619
14662789	EDI: Q3G.COM	Mar 04 2022 04:53:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14653938	EDI: TDBANKNORTH.COM	Mar 04 2022 04:53:00	TD Bank Card Services, P.O. Box 84037, Columbus, GA 31908-4037
14661028	EDI: WFFC.COM	Mar 04 2022 04:53:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
14658567	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14653935	*	Nationwide Credit Inc., P.O. Box 15130, Wilmington, DE 19850-5130

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2022 at the address(es) listed below:

Name	Email Address
Alyk L Ofiazian	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION amps@manleydeas.com

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KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL W. GALLAGHER

on behalf of Debtor Mariak M. Papazian mwglaw@msn.com mwglaw1@verizon.net

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:			
Debtor 1:	<u>Mariak M. Papazian</u>		
	First Name	Middle Name	Last Name
Debtor 2:	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	21-13232-mdc		
	Social Security number or ITIN:	xxx-xx-5268	
	EIN:	--_--	
	Social Security number or ITIN:	----	
	EIN:	--_--	
	Date case filed for chapter:	13	12/7/21

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mariak M. Papazian	
2. All other names used in the last 8 years		
3. Address	104 Raintree Crossing Hatfield, PA 19440	
4. Debtor's attorney Name and address	MICHAEL W. GALLAGHER M.W. Gallagher Esquire 600 West Germantown Pike Suite 400 Plymouth Meeting, PA 19462	Contact phone 484-679-1488 Email: mwglaw@msn.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 3/3/22

For more information, see page 2

Case number **21-13232-mdc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 4, 2022 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 6/3/22 Filing deadline: 2/15/22 Filing deadline: 6/5/22
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan.This plan proposes payment to the trustee of \$1.00 per month for 40 months. The plan is enclosed. The hearing on confirmation will be held on: 4/14/22 at 09:30 AM , Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	